

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROSEMARY SAINNE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-21749

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/26/2017 and confirmed on 6/8/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		33,405.00
Less Refunds to Debtor	1,239.80	
TOTAL AMOUNT OF PLAN FUND		32,165.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	1,291.51	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,691.51

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 3708	0.00	8,987.83	0.00	8,987.83
	WELLS FARGO BANK NA Acct: 0301	2,832.43	2,832.43	140.94	2,973.37
					11,961.20

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	ROSEMARY SAINNE Acct:	0.00	0.00	0.00	0.00
	ROSEMARY SAINNE Acct:	1,239.80	1,239.80	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	WELLS FARGO BANK NA Acct: 0301	5,805.76	5,805.76	0.00	5,805.76
					5,805.76

Unsecured					
	ECMC(*) Acct: 3591	0.00	0.00	0.00	0.00
	AT&T MOBILITY Acct: 1127	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, L Acct: 3397	7,500.61	7,500.61	0.00	7,500.61
	DUQUESNE LIGHT COMPANY* Acct: 0000	0.00	0.00	0.00	0.00
	FIRST COMMONWEALTH BANK* Acct: 5301	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - MOMA F Acct: 6084	468.76	468.76	0.00	468.76
	PEOPLES NATURAL GAS CO LLC* Acct: 5539	0.00	0.00	0.00	0.00
	PNC BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5259				
	VERIZON	0.00	0.00	0.00	0.00
	Acct: 8001				
	WAL MART	0.00	0.00	0.00	0.00
	Acct:				
	WESTERN PSYCHIATRIC CLINIC	0.00	0.00	0.00	0.00
	Acct: 7068				
	MAGEE-WOMENS HOSPITAL OF UPMC	195.15	195.15	0.00	195.15
	Acct: 3591				
	UPMC PRESBYTERIAN SHADYSIDE HOSI	1,542.21	1,542.21	0.00	1,542.21
	Acct: 3591				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					9,706.73
TOTAL PAID TO CREDITORS					27,473.69

TOTAL

CLAIMED 5,805.76

PRIORITY 2,832.43

SECURED 9,706.73

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROSEMARY SAINNE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-21749

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rosemary Sainne
 Debtor

Case No. 17-21749-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db	+Rosemary Sainne, 1928 LaCrosse Street, Pittsburgh, PA 15218-1652
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14411167	AES, P.O. Box 2251, Harrisburg, PA 17105-2251
14411170	#+Chase Auto Finance, PO Box 901065, Fort Worth, TX 76101-2065
14777821	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14768253	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14684102	Magee-Womens Hospital of UPMC, PO Box 1123, Minneapolis, MN 55440-1123
14522263	+PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14411175	+PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14411174	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14684103	UPMC Presbyterian Shadyside Hospital, PO Box 1123, Minneapolis, MN 55440-1123
14411177	+Walmart Vision Center, 100 Walmart Drive, North Versailles, PA 15137-1533
14644190	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14411178	+Wells Fargo Home Mortgage, PO Box 6423, Carol Stream, IL 60197-6423
14411179	+Western Psych, PO Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14411168	+E-mail/Text: g20956@att.com Jan 31 2020 03:16:34 AT&T Mobile, P.O. Box 6416, Carol Stream, IL 60197-6416
14411171	E-mail/Text: kburkley@bernsteinlaw.com Jan 31 2020 03:16:40 Duquesne Light, Po Box 1930, Pittsburgh, PA 15230
14411169	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 31 2020 03:18:08 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14411172	+E-mail/Text: bankruptcynotice@fcbanking.com Jan 31 2020 03:15:15 First Commonwelath Bank, PO Box 400, Indiana, PA 15701-0400
14411173	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 31 2020 03:15:30 J. Jill, PO Box 659622, San Antonio, TX 78265-9622
14685023	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2020 03:18:13 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14673394	E-mail/Text: bnc-quantum@quantum3group.com Jan 31 2020 03:15:40 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14411176	E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 31 2020 03:15:05 Verizon, P. O. Box 646, Baltimore, MD 21265

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company	
cr	JPMORGAN CHASE BANK, N.A.	
cr	JPMorgan Chase Bank, N.A.	
cr*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408	
		TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr
Form ID: pdf900

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Total Noticed: 24

Date Rcvd: Jan 30, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com
Lauren M. Lamb on behalf of Debtor Rosemary Sainne
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7